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**System and Method for Merchant
Provided Pre-Printed Checks**

ABSTRACT

A system and method for providing preprinted checks to
5 customers. A customer signs up for preprinted checks with
a merchant by providing the merchant with the customer's
bank account information. The merchant stores the bank
account information. In subsequent billing cycles, the
merchant uses the customer's bank account information to
10 prepare preprinted checks drawn off of the customer's bank
account. The preprinted checks include the merchant as the
payee and the current outstanding customer balance with the
merchant as the amount to pay. The preprinted checks are
mailed to the customer along with the customer's latest
15 bill. The customer signs the preprinted check and returns
the signed check to the merchant for processing. In one
embodiment, the customer's account number with the merchant
is printed in a memo area of the check in a barcode format
for enhanced check processing by the merchant.